



**Sunflower Chapter 1160  
Kansas City, KS  
Byron Nichols, Editor**

**JANUARY MEETING:  
11:00 A.M., Friday, 01/08/10**

**FEBRUARY MEETING:  
11:00 A.M., Friday, 02/12/10**

**Both at the Pat Hanlon Senior Center,  
1101 Ridge Ave., Kansas City, KS**

Chapter Officers		
President	E. Regina Barger	913-342-8256
Vice-President	LaVerne Robinson	913-371-7720 save900@aol.com
Recording Secretary	Wanda Collins	913-621-3849
Public Relations and Service Officer	Theodore J Robinson	913-371-7720 save900@aol.com
Treasurer, Roster and Newsletter Editor	Byron Nichols	816-333-5151 byron666@earthlink.net
Alzheimer's Chair	Kathy Zunick	913-281-3335
Membership Chair	Shirley Newman	913-334-2544

**November Meeting:** About 10 persons played 6 Bingo games before lunch (about 11:15am to Noon). Six players won \$7.65 between them and three of them gave \$4.70 between them to the Alzheimer's fund. Noon to 1:00pm was the pot-luck luncheon. All the food was excellent, as usual.

The business meeting, attended by 14 voting members and one guest, started at 1:05 with the prayer by chaplain Birdie Allen, followed by the flag salute. Birthday wishes were sung for attendee Bob Horseman. Minutes were read for the August and October meetings. Correspondence were passed around. Four recent member deaths for August and September were noted (see Membership Update for past newsletters). The treasury report for October business was read by Treasurer Byron Nichols and accepted for audit. The Alzheimer Committee report was presented; the goal of \$8 million has been surpassed and next year \$9 is the goal. Bills were ratified and paid.

The Nominating committee presented the slate for the officer election. No nominees were offered from the floor, so the slate was elected by acclamation. Since we needed another member for the Executive Committee, Dorothy Guest was appointed and accepted. The Sunshine Committee gained new members and now consists of Ernestine Smith, Kathy Zunick, LaVerne Robinson and Lillian Greene.

The Vice-President read a report about the upcoming national census, warning members to not volunteer any information; the name, address and phone number of the interviewee are the only required data needed to be given. Census workers must have a proper badge and ID as well.

The Christmas dinner will be a self-entertained affair; we will have Bingo with \$2 bills as prizes and maybe some wrapped gifts. Some members will have a gift exchange (\$3 or under) if they wish to participate (those who bring a gift are the participants). We may also sing some carols. Lunch meats (ham & turkey) will be provided by the chapter and the rest will be pot-luck.

Due to a lack of votes from the general membership who do not attend meetings (we only received one), we decided to vote all of the chapter's votes (6, I believe) for a 'Ay' vote for the dues referendum. Total dues would go up slightly, but the standard chapter dues would give us a needed raise in revenues.

The Alzheimer's ticket drawing was for #480484, Ernestine Smith, for \$4.85. The attendance drawing was #10, Lillian Greene, for \$5. Both were contributed to the Alzheimer's fund. Member Florence Lockridge sent a generous check for \$75 for Alzheimer's this month, making a total of \$94.45 collected this month. So far this year the chapter has sent **\$363.17** to the Kansas Federation Alzheimer's coordinator (about \$1.46 per official member).

The meeting was adjourned at about 2:25pm.

--- --- --- --- --- --- --- --- ---

**December Meeting:** About 12 persons played 8 Bingo games before lunch (about 11:00am to Noon). 7 players each won a \$2 bill for each single win and a \$1 bill for splits. 2 of them gave \$5.25 between them to the Alzheimer's fund.

Noon to 1:15pm was the pot-luck luncheon. The prayer was offered by chaplain Birdie Allen. Ham and turkey was provided by the chapter, with the sides and desserts pot-luck. The food was better than usual, if that's possible.

There was a 20 minute business meeting at 1:15, attended by about 12 members and 3 guests, among them Area 1A Vice-President Eugene Harter and his wife Sally. Mr. Harter swore in our elected officers for 2010-2011. We then approved giving \$25 each to the usual five charities. Birthday wishes were sung to Birdie Allen and Ada Nichols. Correspondence was passed around.

The Alzheimer's ticket drawing was for \$7.85 (#480553) and went to Wanda Collins. The at-

tendance drawing for \$5 (#4) went to Sally Harter. Both were contributed to the Alzheimer's fund. A total of \$21 was collected for Alzheimer's this month (Bingo, tickets and attendance prize from the chapter). So far this year the chapter has sent **\$389.17** to the Kansas Federation Alzheimer's coordinator (about \$1.56 per official member).

We played 3 more Bingo games after the meeting, with wrapped prizes awarded to the winners (1 lone winner and 2 splits) We adjourned at 2:00pm.

--- --- --- --- --- --- --- --- ---

Remember -- for ALL meetings, if you wish to play Bingo, bring your nickels & dimes. We usually play from just after 11 AM until lunch. Please Come! (We **can** make change for \$1 bills!)

--- --- --- --- --- --- --- --- ---

**Membership Update:** Deceased: Alice E Richardson, 90, Lenexa, KS, 10/16/09; Ruby L Johnson-Gregg, 83, KCK, 11/12/09, USPS; Beatrice Cannon, 96, Fairfield, CA, 7/31/05, widow of USDA retiree (just informed of this by a member who talked to one of her relatives). New Members: Rex Michel of Edwardsville rejoined in June '07 after a hiatus of about 2 years.

Note to families of members: When a member passes on, please be sure to contact the chapter's Service Officer (currently T.J. Robinson, 913-371-7720) for assistance for which agencies to contact (such as OPM) or forms to file. Also so that we may contact NARFE headquarters to either stop dues billing or withholding or to transfer membership to a widow or widower. Thank You.

Members with birthdays in **January** are:

- |                    |                           |
|--------------------|---------------------------|
| Helen J Ambrose    | Loretta M McMillan        |
| Johnnie Mae Bailey | Shirley R Paige           |
| Ida Louise Bland   | Ruth Passaro              |
| Donald C Castor    | Mary J Relic              |
| Louisa A Fletcher  | Harold W Rucker           |
| Ruby N Hancock     | <b>Lawrence A Shannon</b> |
| Alice D Hixson     | Berniece M Smothers       |
| Aleta M Johnson    | Dorothy L Weller          |
| Mabel O Johnson    | Louis E White             |

Members with birthdays in **February** are:

- |                        |                     |
|------------------------|---------------------|
| Roland B Berg          | Sophia Krzyczkowski |
| Goldie I Bronson       | Dorotha V Linam     |
| Betty B Cramer         | E Ruth McIntosh     |
| Mrs. Denzal C Davison  | Marie Mitchell      |
| <b>Lillian B Green</b> | Violet Rutherford   |
| Marlene G Hammontree   | Cecil K Woods       |
| Charles Johnston       |                     |

**BOLD** = Attends many meetings yearly

The 31 members above have an age range of 69 to 101 and an average age of 86. Congratulations! If you were born in January or February and not in the above list, please notify the editor at the return address on the last page or e-mail address in the chapter officer list.

===+===+===+===+===+===+===+===

**Legislative, Financial and Health News (summarized from FEDWeek Bulletins and NARFE Legislative Hotlines):**

**Congress:** On December 10, the House passed a conference report on an omnibus spending package. It includes a 2% average civilian pay hike for 2010, but does not provide pay parity between civilian and military raises. The 2010 National Defense Authorization Act signed in October provides a 3.4% military raise, but a final figure will be part of the Defense Appropriations bill as yet unsigned.

The statutory limit on the public debt must be raised this month in order for the government to pay its bills. Some Senators are withholding support for the House passed debt limit increase unless the Senate leadership agrees to include a proposal to create a commission that would force changes to entitlement and other program spending and tax policy through the use of a Congressional 'fast-track' procedure. NARFE is concerned that such a commission would unfairly single out the earned civil service retirement and health benefits for reductions. To urge your Senators to oppose the proposal, use the NARFE Legislative Action Center on the web site: <http://capwiz.com/narfe/issues/alert/?alertid=14429286>.

The President has signed into law the 2010 DoD authorization measure (PL 111-84) that enacts several changes in personnel and retirement policies. One of which allows FERS employees who retire from the date of enactment (10/28/09) through December 31, 2013 to credit half of their unused sick leave as time served in their retirement calculations, with full credit for those who retire in 2014 or later. It also opens the way for more rehiring of retirees without offsets between their pay and annuities, although only in limited numbers and limited periods, with that authority expiring in five years unless renewed.

**Health News:** Both houses of Congress have been attempting to come up with various political solutions to the problem of health care coverage for most Americans. Most proposals have combinations of private and new public coverage plans, but most seem to either eliminate or severely restrict the FEHBP system, maybe even letting the general public somehow join the system. One re-

cent proposal has the OPM administering one of the new public plans if the personnel agency 'cannot otherwise find at least two carriers willing to offer nationally available plans' which meet new Congressional mandates (whatever that may turn out to be). In a recent press release, NARFE president Margaret Baptiste said, "In addition, we are troubled that this proposal could compromise the integrity of the FEHBP, which is an earned employer-sponsored worker and retiree benefit. For that reason, we insist that the FEHBP and proposed OPM-administered plan be negotiated and managed separately to ensure that FEHBP continues to offer federal workers and annuitants comprehensive coverage with affordable and predictable premiums. For Example, NARFE opposes part of the proposal that would require FEHBP plans to offer coverage in the public option because the mandate may encourage some insurance carriers not to participate in either program. As a result, competition and choice, which are hallmarks of the FEHBP, would be undermined. Above all, any proposal to have OPM administer a public plan must guarantee that federal workers and annuitants who like the health insurance coverage they currently have through the FEHBP are allowed to keep it, just like other Americans who are covered by employer-sponsored health plans."

According to a congressional analysis, a tax mechanism built into some health insurance reform schemes (one cleared by the Senate Finance Committee) could hit some FEHBP enrollees. The measure would impose a **40% tax** on the aggregate value of insurance plans that exceed \$8,000 for individuals or \$21,000 for families, starting in 2013, and would apparently include not only FEHBP premiums but also FEDVIP dental & vision plans and the flexible spending account program. (This has been called the "Cadillac plan" tax by many Congressional members. Even though the government negotiated with insurance companies for FEHBP plans, and accepted their terms, they now think many of us are getting too much coverage?)

Despite overwhelming passage in the House over two months ago and strong White House support, the Medicare Premium Fairness Act (HR 3631) needed to protect all Medicare Part B beneficiaries from a premium increase in 2010 has not been considered in the Senate. Enactment is crucial because current law fails to protect four enrollee groups in Medicare, including federal retirees who are not eligible to receive Social Security benefits. Some members have already used the Legislative Action Center to urge Senate passage of this legislation, but more are needed. NARFE

president Baptiste asks chapter and federation leaders to urge their members to press their Senators to pass this legislation. The Action Center has an Action Alert which allows you to send NARFE's message to both your Senators: <http://capwiz.com/narfe/issues/alert/?alertid=14260196>.

**CPI/COLA News:** While it's been announced that retirees and Social Security beneficiaries wouldn't receive a COLA in January, 2010, the full impact of the deflation is yet to be felt. Under law, when a count is negative, the count for the next measuring period starts from the same point as did the prior count. Thus, even though the inflation figure rose by 0.1 point in October, the first month in the current period, the count stands at a -1.9%, since the starting point is the average of the third quarter of calendar year 2008, not calendar year 2009. So, it will take longer to climb out of the 'hole' than previously thought!

The White House and some in Congress are pushing for a one-time payment of \$250 (wo wee!) for Social Security beneficiaries in lieu of a COLA. Retirees not eligible for Social Security, including CSRS annuitants, were included in a similar payment that was designed as an economic-stimulus measure and would likely receive the same amount, possibly as a tax credit.

Meanwhile, several figures important in the Social Security program are also unchanged for 2010. Earnings subject to the 6.2% withholding tax remains at \$106,800 (the medicare 1.45% tax has no cutoff). Also, the earnings test applying to SS beneficiaries aged 62 through "full retirement age" in 2010, 66, is unchanged at \$14,160. Those beneficiaries lose \$1 in SS benefits for every \$2 in earnings through employment or self-employment above the limit. No announcement has been made (as of the late October Fedweek newsletter) regarding new Medicare rates for 2010. Medicare law contains a "hold harmless" provision that prevents an increase in premiums and copayments for most beneficiaries in a year in which no SS COLA was paid. However, excluded from protection are those not eligible for SS, such as CSRS retirees and others. Their premiums and copayments would have to rise by even more to make up for the lost income to Medicare due to the frozen payments from others. The House has passed a bill to extend protection to all enrollees, which the White House supports, but the Senate has not acted yet.

**TSP Funds:** Gains in November plus the elimination of the steep losses of November, 2009 from the 12-month returns put the stock-oriented TSP funds high into positive territory in the latest

12-month accounting. The international (I) stock fund is up 38.02%, the small company (S) stock fund is up 32.45% and the large company (C) stock fund is up 25.59% in that period, following gains in November, 2009 of 3.16%, 3.85% and 6%, respectively. The bond (F) fund is up 11.69% and government securities (G) fund up 2.97% for the year, with gains in November of 1.3 and 0.26% respectively. The November and 12-month returns for the life-cycle funds are: Income, 1.27 & 9.24%; 2010, 1.47 & 11.08%; 2020, 3 & 20.69%; 2030, 3.55 & 24.15%; 2040, 3.98 & 27.04%.

If any member who doesn't attend meetings wishes to contribute to the Alzheimer's Fund, you can send a check to the Treasurer (see the address on the back cover of the Scout). **Please make checks out to "NARFE Chapter 1160"**. We'll forward the contribution to the state coordinator and mention you with a thanks in the Scout. Thanks to all.

Note to members: Dues Withholding saves the national organization money and it saves you about \$4.40 over annually paid dues (\$30.60 national plus chapter vs. \$35.00). You don't have to remember to write that check or risk being dropped. **64%** of our members required to pay dues are already using withholding, why not you? Applications are on the NARFE website: [www.narfe.org](http://www.narfe.org).

= = = = =  
**Membership Rosters ...** are in an 8.5" x 11" format. Drop me a note at the return address block with \$2.00 each to offset printing and postage.  
= = = = =  
**OPM Retirement Information Center:**  
Write to: PO Box 45, Boyers, PA 16017-0045.  
Phone: 1-888-767-6738 (1-88USOPMRET)  
M-F, 6:30 AM to 7:45 PM Central Time.  
Hearing impaired TDD# is 1-800-878-5707.  
On the Web: [www.opm.gov/retire](http://www.opm.gov/retire).  
Remarriage, divorce, death of spouse, change of address or financial institution or amount of life insurance under FEGLI (among many other services)  
= = = = =  
**NARFE Headquarters: 1-703-838-7760**  
(7 am to 3:45 pm Central Time)  
Call to get official forms at this number.  
See the NARFE magazine for various web addresses.  
Also, be sure to notify NARFE for address changes, deaths, etc. at 1-800-456-8410 or [memsrvcs@narfe.org](mailto:memsrvcs@narfe.org).  
= = = = =

**Reminder:** Please send us your **"Best Choice"** UPC codes when you get a bunch! (It's not worth using 44¢ to mail one or two!) We get \$30 per 1000 codes (3¢ per code), plus an additional \$30 bonus once a year. The money goes to Alzheimer's Research. Send them either via a member you know who goes to the meetings or to the address in the return address block. Remember, we need only the bar codes, not the whole label. Saves \$.

**Byron Nichols, Editor, c/o  
NARFE Sunflower Chapter 1160  
9000 Holly Street  
Kansas City MO 64114-3528**

**NONPROFIT ORG  
US POSTAGE PAID  
KANSAS CITY KS  
PERMIT NO 106**

**DATED MEETING NOTICE**

**RETURN SERVICE REQUESTED**

**ID#: <ID#>  
<FirstMid> <LastNm>  
<Addr1> <Addr2>  
<City> <State> <Zip9>**